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NO. 874 P. 1

Attorney Docket:
920190-901795

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TO: **HONORABLE DIRECTOR OF PATENTS AND TRADEMARKS**

EXAMINER: Jagdish Patel

GROUP ART UNIT: 3624

ATTN **Examiner**

MAIL STOP **Responses No Fee**

Attached: Response To Office Action Of November 6, 2003

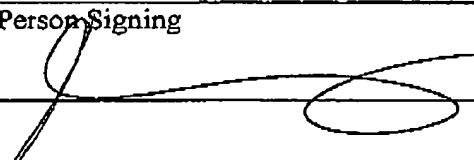
If you do not receive all pages, please contact William M. Lee, Jr. at (312) 214-4800 or his assistant, Jennifer Ramirez at (312) 214-4829.

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NO. 874

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920190-901795

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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IN RE THE APPLICATION OF)

Christopher J. Stokes)

SERIAL NO: 09/665,769)

FILED: September 20, 2000)

FOR: Loan Modeller Method
and Apparatus)

Examiner: Jagdish Patel

Art Unit No: 3624

Customer number: 23644

I hereby certify that this correspondence is being transmitted to the
above - identified examiner at the United States Patent and Trademark
Office (703) 872-9326 on December 30, 2003
Name of person signing Jennifer J. Ramirez
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AMENDMENT

Honorable Director of Patents and Trademarks
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir,

With reference to the Office action dated November 6, 2003 please amend this application as follows.